



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor

U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association, as trustee, Successor by Merger to Lasalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-7AX

In Re:

Christina Roche, Robert A Roche

Debtors.

Order Filed on July 8, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 19-10621 VFP
Adv. No.:
Hearing Date: 3/21/19 @ 8:30 a.m.
Judge: Vincent F. Papalia

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: July 8, 2019

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Christina Roche, Robert A Roche

Case No.: 19-10621 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as Trustee, Successor in interest to Bank of America, National Association, as trustee, Successor by Merger to Lasalle Bank National Association, as Trustee for Morgan Stanley Mortgage Loan Trust 2007-7AX, holder of a mortgage on real property located at 17 Shawnee Path, Millington, NJ 07946-1525, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Brad J. Spiller, Esquire, attorney for Debtors, Christina Roche and Robert A. Roche and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors shall obtain a loan modification by 9/13/19, or as may be extended by an extension of the loss mitigation program and/or modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the loss mitigation order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtors are responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program and Secured Creditor does not waive its rights to collect same; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.